

I. NEEDS ASSESSMENT

This section of the Housing Element discusses housing needs in Chula Vista. The major components of this need are the City's population, household, special needs groups, land use, employment, and housing stock characteristics. This needs assessment serves as the basis for identifying the appropriate goals, policies and programs for the City to implement during the 1999-2004 housing element cycle.

Population Characteristics

Population Growth Since 1990

In 1990, the population of the San Diego region was 2,498,016. It is estimated that by 1998 the region's population had grown to 2,795,780, an increase of 11.9 percent. During this same time Chula Vista's population increased by approximately 19.9 percent. Refer to Table 1, Population Growth Chula Vista and San Diego Region 1990-1998.

TABLE 1: POPULATION GROWTH CHULA VISTA AND SAN DIEGO REGION 1990-1998

Year (Jan 1)	Chula Vista	San Diego Region	Chula Vista as % of the Region
1990	135,163	2,498,016	5.4%
1991	138,262	2,539,583	5.4%
1992	141,015	2,583,470	5.5%
1993	144,466	2,614,222	5.5%
1994	146,525	2,638,511	5.6%
1995	149,791	2,690,255	5.6%
1996	153,164	2,690,255	5.7%
1997	156,401	2,729,054	5.7%
1998	162,106	2,795,780	5.9%
Total Increase	26,943	297,764	
% Increase	19.9%	11.9%	

Source: State Department of Finance Revised Annual January 1, 1997 estimates.

Projected Population

As indicated in Table 4, Chula Vista's population is expected to increase by 82.28 percent between 1995 and 2020, an increase of approximately 124,362 people. Compared with the 44 percent growth for the region.

For the period approximating the housing element period (1998 to 2005), Chula Vista's population will increase by 28 percent, an increase of 46,000. This compares to a regional increase of 15 percent.

TABLE 2: PROJECTED POPULATION GROWTH

Year	Chula Vista	San Diego Region
1995	151,093	2,669,200
1998	162,106	2,795,780
2005	208,107	3,223,474
2010	233,313	3,437,697
2020	275,455	3,853,297
Total Increase	124,362	1,184,097
% Increase	82.3%	44.4%

Source: SANDAG Preliminary 2020 Cities/County Forecast, February 1999, State DOF March 1998

Age Characteristics

Housing demand within the market is often determined by the preferences of certain age groups. Traditionally, both the young adult population (20-34 years of age) and the elderly population tend to favor apartments, low- to moderate-cost condominiums, and smaller single-family units. Persons between 35 and 65 years often provide the major market for moderate- to high-cost apartments and condominiums and larger single-family units because they tend to have higher incomes and larger sized households.

Chula Vista's largest population group consists of persons between the ages of 20 and 34 (22 percent of the population), compared to approximately 24 percent for the region. The median age in Chula Vista is 32.7 years; County median is 28.8. Refer to Table 5, Population by Age Group.

TABLE 3: POPULATION BY AGE GROUP

Age	Chula Vista		Region	
	Population	Percent	Population	Percent
Under 5	14,789	9%	234,317	8.4%
5-19	34,085	22%	588,971	21%
20-34	34,843	22%	658,568	23.6%
35-44	24,228	16%	460,224	16.5%
45-54	17,591	11%	328,180	12%
55-64	12,097	8%	204,891	7%
65 and older	18,515	12%	319,634	11.5%
Total	156,148	100%	2,794,785	100%

Source: SANDAG Demographic Characteristics Estimates, March 1998

Race/Ethnicity Characteristics

Ethnicity tends to correlate with other characteristics such as family size. Table 6 shows that in Chula Vista, the population is diverse, with no single race/ethnic group predominating.

TABLE 4: CHANGE IN POPULATION BY RACE 1990 - 1997

Population	1990	1997	Percent Change
White (non-Hispanic)	49.8%	44.0%	-5.8%
Black (non-Hispanic)	4.2%	4.6%	0.4%
Hispanic (all races)	37.3%	42.0%	4.7%
Asian/Other (non-Hispanic)	8.5%	9.5%	1.0%
Total Population	135,163	162,047	20%

Household Characteristics

In 1998, an estimated 951,818 households (also known as occupied housing units) were in the region, an increase of seven percent since 1990. In Chula Vista, there were an estimated 53,968 households, 5.7 percent of the region's total.

Projected Households

Between 1998 and 2005, the number of households in the San Diego region is forecasted to grow by 136,884 households, a gain of approximately 14 percent. By 2005, the number of households in Chula Vista is expected to be 67,769 households, an increase of 13,801 new households or 25.6 percent. The City will account for approximately ten percent of the region's increase in the number of households between 1998 and 2005.

Household Size

Household size is a significant factor in housing demand. Often household size can be used to predict the unit size that a household will select. For example, small households (one to two persons per household) traditionally can find suitable housing in units with zero to two bedrooms while larger households (three or more persons per household) can usually find suitable housing in units with three to four bedrooms. However, people's choices also reflect preference and economics. Thus, many small households prefer and obtain large units. Household size is also related to choice of locations. For example, the small household (single person/elderly) is usually not as concerned with the quality of the school system in an area.

In 1998, the average number of persons per household in the San Diego region was 2.83 persons per household. Chula Vista has an average of 3.0 persons per household, representing a slight increase from the 2.8 household size in 1990.

The preponderance of new single-family homes built in Chula Vista in recent years has contributed to the increase in the average number of persons per household. Single-family homes are typically larger, have more bedrooms, and therefore are able to house a larger number of people than a smaller unit.

Household Income

Income levels influence the range of housing prices within a community and the ability of the population to afford housing. As household income increases, the number of homeowners increases. As household income decreases, the number of households paying a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increased.

The 1998 median household income of \$42,516 in Chula Vista is very close to the region's median of \$42,350. Table 7 shows the distribution of the household income. The income distribution in Chula Vista is very similar to that of the region as a whole.

TABLE 5: HOUSEHOLD INCOME DISTRIBUTION

Income	Chula Vista		San Diego Region
	No.	Percent	Percent
Less than \$10,000	3,869	7.2%	7.2%
\$10,000 to \$14,999	3,334	6.2%	5.8%
\$15,000 to \$24,999	7,285	13.5%	13.6%
\$25,000 to \$34,999	7,770	14.4%	14.3%
\$35,000 to \$49,999	9,433	17.5%	18.8%
\$50,000 to \$74,999	11,876	22.0%	20.6%
\$75,000 to \$99,999	5,433	10.0%	9.6%
\$100,000 or more	4,968	9.2%	10.1%
Total	53,968	100%	100%

Source: SANDAG Population and Housing Estimates, January 1, 1998.

Overcrowding

According to SANDAG's review of overcrowding region wide, the combination of low income and high housing costs has forced many households to live in overcrowded conditions. The term "overcrowded" is applied to units with 1.01 or more persons per room exclusive of the kitchen and bathroom(s)¹. Identifying the extent of overcrowded problems can serve as a warning sign that the community does not have an adequate supply of affordable housing and/or housing units for large families.

According to the 1990 Census, there are 5,193 overcrowded housing units in Chula Vista, representing about 10.4 percent of the 49,849 total housing units. Region wide 17.5 percent of all housing units are overcrowded indicating that there is comparatively less overcrowding in Chula Vista than region wide.

Of those overcrowded units in Chula Vista 1,794 (35 percent) are owner-occupied and 3,399 (65 percent) are renter occupied. Region wide overcrowded households are 27.3 percent owner-occupied and 72.6 percent renter-occupied.

¹ Under state law a housing unit is not considered overcrowded if there is at least 120 square feet of liveable space for the first two people and an additional 50 square feet for each additional person. Liveable space includes all rooms except the bath, kitchen, and hallways. Note however that data are not available by this definition.

Overpayment

Measuring the portion of a household's gross income that is used for housing can indicate the affordability of housing within a community. State and federal programs typically define housing cost burden as those lower-income households paying over 30 percent of household income for housing costs.

Based upon the 1990 Census Data, 18,102 households or 38 percent of all households in Chula Vista pay more than 30 percent of their household income for housing as compared to 41 percent in the region. 6,991 of these households experience a severe housing cost burden, paying more than 50 percent of their income towards housing costs.

Of the 18,102 households experiencing a housing cost burden, 58 percent are renter households and 42 percent are homeowners. Those extremely low-, very low- and low-income renter households are more greatly affected. Approximately 83 percent of extremely low-income, 87 percent of very low-income, and 56 percent of low-income renters are paying more than 30 percent of their income towards housing costs. Approximately 64 percent of extremely low-income, 49 percent of very low-income, and 39 percent of low-income homeowners are paying more than 30 percent of their income towards housing.

Special Needs Groups

There are some population groups that have been identified as having a need for special or alternative types of housing. These special need populations have difficulty finding appropriate housing to meet their needs due to economic, social, mental, or physical conditions. These groups are the elderly, persons with disabilities, large families, single-parent households, the homeless, farm workers, day laborers, and students. Many of these groups overlap. For example, many farm workers are homeless and many elderly people have a disability.

The Elderly

The limited incomes of many elderly persons often make it difficult for them to find affordable housing. In the San Diego region, the elderly spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families. Many elderly persons need some form of housing assistance. In 1990, 6.3 percent of the San Diego region's residents aged 65 and over were living in poverty.

The elderly population comprises about 12 percent of the estimated population in Chula Vista or 18,515 persons according to SANDAG's March 31, 1998 Demographic Characteristics estimates. Elderly is defined as 65 years or older.

The housing needs of the elderly include supportive housing, such as intermediate care facilities, group homes, and other housing that may include a planned service component. Needed services related to the elderly households include personal care, health care, housekeeping, meals, personal emergency response, and transportation.

According to the 1990 Census data for the City, approximately 6,199 elderly households are low-income and a majority, (58 percent) are homeowners. Of those elderly households renting their home, 40 percent are estimated to pay more than 50 percent of their income for housing.

Elderly households constitute nearly 31 percent of all Chula Vista low-income households (20,290 households). Of the total low-income renter households 20 percent are elderly, and of the total low-income homeowners, nearly half (49 percent) are elderly.

Persons with Disabilities

According to the U.S. Bureau of the Census, a person is considered to have a disability if he or she has difficulty performing certain functions (seeing, hearing, talking, walking, climbing stairs, and lifting and carrying), or has difficulty with certain social roles (doing school work for children or working at a job for adults). A person who is unable to perform one or more activities, uses an assistive device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

The U.S. Bureau of the Census estimates that ten percent of the total population in the United States has a severe disability and that 20 percent has some kind of disability.² Applying these rates to Chula Vista would result in a 1998 estimate of 16,000 persons with severe disabilities and 32,000 with some kind of disability.

The 1990 U.S. Census lists 7,191 persons living in Chula Vista, between the ages of 16 and 64, as having a work, mobility, or self-care limitation.

Four factors - affordability, design, location, and discrimination - significantly limit the supply of housing available to households of persons with disabilities. Most homes are inaccessible to people with mobility and sensory limitations. Housing is needed that is adaptable to widened doorways and hallways, access ramps, larger bathrooms, lowered counter tops, and other features necessary for accessibility. Location of housing is also an important factor for many persons with disabilities as they often rely on public transportation to travel.

Group housing, shared housing, and other supportive housing options can help meet the needs of persons with disabilities. These housing options often have the advantage of social service support on-site or readily accessible.

²SANDAG Regional Housing Needs Statement, p. 42.

TABLE 6: MOBILITY AND SELF-CARE LIMITATION BY AGE

Description	16 to 64 years	65 to 74 years	75+ years	Total
Mobility limitation only	1,120	509	803	2,432
Self-care limitation only	2,093	427	237	2,757
Mobility and self-care limitation only	955	349	698	2,002
Total	4,248	1,424	1,738	7,191

Source: 1990 U.S. Census (STF3), Table P69

Disabilities can hinder the ability of a person to earn adequate income. “The U.S. Bureau of the Census estimates that 70 percent of all people with severe disabilities are unemployed and rely upon fixed monthly disability incomes which are rarely adequate for the payment of market rate rent.”³ The California Right to Housing Campaign estimates that 15 percent of persons with disabilities in the State of California were living below the poverty level in 1988.

Housing advocacy groups report that people with disabilities are often the victims of discrimination in the home buying market. People with disabilities, whether they work or receive disability income, are often perceived to be a greater financial risk than persons without disabilities with identical income amounts. The nonprofit National Home of Your Own Alliance estimates that only two percent of this population own their home compared to the overall homeownership rate of 66 percent.⁴

Large Families

Large families, defined as five or more persons, usually require units with three or more bedrooms and pay a larger part of their monthly income for housing. They often have lower incomes and frequently live in overcrowded smaller units, which can result in accelerated unit deterioration.

According to 1990 census data, 6,592 (14 percent) of Chula Vista's 47,824 total households are large families of five or more persons as compared to 13 percent region wide. Of those 6,592 large-family households in Chula Vista, 4,088 (62 percent) are owners and 2,504 (38 percent) are renters.

Single Parents

Single parents comprise a significant portion of lower-income households "in need." Single-parent households often require special consideration and assistance because they tend to have lower incomes and a greater need for day care, health care, and related facilities.
(SANDAG:RHNS: page 137)

³ National Partners in Homeownership, *KeyNotes*, “Reaching People with Disabilities,” 1998, Page 3.

⁴ Ibid

1990 census data indicate that 10.31 percent of the City's total households are headed by single parents as compared to 9.3 percent region wide. Of these 4,902 households in Chula Vista, 994 (20 percent) are headed by males and 3,908 (80 percent) by females. Of the female single-parent households, 1,411 live below the poverty level, that is three percent of the total households.

Homeless

Throughout the country and the San Diego region, homelessness has become an increasing problem. Factors contributing to the rise in homelessness include a lack of housing affordable to low and moderate income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in subsidies to the poor, drug/alcohol abuse, and the de-institutionalization of the mentally ill.

The most recent legislation governing housing elements (Section 655831[1][6]) mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. As defined by the U.S. Department of Housing and Urban Development an individual or family who is homeless:

1. Lacks a fixed, regular, and adequate nighttime residence; or
2. Has a primary nighttime residence that is:
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons living in substandard housing (unless it has been officially condemned); persons living in overcrowded housing, or persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge).

A report prepared by the Regional Task Force on the Homeless in May 1998 states that the total homeless population in San Diego County is estimated at 15,000, with approximately 47 percent or 7,000 persons being resident farm workers and day laborers. Within Chula Vista the homeless population is estimated at 500 urban homeless and 100 homeless day laborers. Approximately 158 of the total homeless population are enrolled in local transitional shelter programs each day. According to South Bay Community Services (SBCS), the homeless in Chula Vista are primarily families and many of those are the result of domestic violence.

The Regional Task Force on Homeless estimates that families account for approximately 25 percent of the urban homeless population in the region and probably represent the fastest growing segment of this population. Studies conclude that half are victims of domestic violence.

Single adults account for approximately 70 percent of the urban homeless. The majority of single adults are young males. Approximately 40 percent of urban single-homeless men are veterans. The remaining homeless population is comprised of chronically homeless youth and elderly persons.

Social service and homeless providers address the supportive service needs of the homeless, as well as housing needs. The many and various needs of the homeless include emergency shelter, transitional housing, social services (i.e., job counseling/training), mental health services, and general health services. Existing service agencies indicate that a growing need exists for limited-term shelter or transitional facilities for homeless individuals and families.

Emergency Shelters and Transitional Housing Facilities

Many organizations located in other cities offer shelter for the homeless population currently residing in Chula Vista. Table 9 lists the shelter locations both in and near Chula Vista that are known to serve Chula Vista's homeless population.

South Bay Community Services (SBCS) is the primary social service agency that provides homeless shelter and services within Chula Vista. SBCS operates four transitional living programs in Chula Vista and participates in the FEMA and County of San Diego Hotel/Motel Voucher Program.

TABLE 7: SHELTERS FOR THE HOMELESS SERVING SAN DIEGO - SOUTH BAY

Agencies	Program Name	Target Population	Special Needs	Bed Spaces	City
<i>Seasonal Emergency Shelter</i>					
Ecumenical Council of SD County	ISN Rot'l Shelter - South Bay (mid Oct-March)	General Population	General Homeless	12	Regional
<i>Transitional Shelter</i>					
MAAC Project	Nosotros	Adult Men Only	Substance Abuse	13	Chula Vista
South Bay Comm. Services (SBCS)	Casa Nuestra Shelter	Homeless Youth	General Homeless	8	Chula Vista
SBCS	Casa Nueva Vida Shelter	Families w/Children	General Homeless	45	Chula Vista
SBCS	Casa Segura	Families w/Children	Victims of Domestic Violence	40	Chula Vista

Agencies	Program Name	Target Population	Special Needs	Bed Spaces	City
SBCS	Transitional Housing Program	Families w/Children	General Homeless	40	Chula Vista
<i>Winter Hotel/Motel Vouchers (November through April)</i>					
MAAC Project	Hotel/Motel Vouchers	Families w/Children	At-Risk w/disability		
SBCS	Hotel/Motel Vouchers	Families w/Children	At-Risk w/disability		
Total Beds				158	

Definitions:

Seasonal Emergency Shelter A program which provides shelter and support services during a limited portion of late Fall and Winter months.

Transitional Housing Temporary housing and support services to return people to independent living as soon as possible, and not longer than 24 months.

Source: Regional Task Force on the Homeless

Homeless Prevention Programs and Services

For the last few years, the City has allocated Community Development Block Grants (CDBG) funds to SBCS for youth and family support services, housing services, and economic development opportunities. Located in Chula Vista, SBCS offers assistance to persons who are "near homeless" through coordination of available services and financial resources and counseling in such matters as financial management and family support.

For those persons or households who may be threatened with homelessness due to financial difficulties, Consumer Credit Counselors of San Diego and Imperial County is a non-profit organization that helps persons or households in financial difficulties. Their offices are located in Chula Vista. They provide educational classes teaching the wise use of credit and money management, and using community resources, counseling, and debt management programs for those who want to avoid bankruptcy.

Farm Workers and Day Laborers

Farm workers and day laborers are described as those individuals who live in the area and work regularly in the fields or in casual labor situations. Due to the rapid suburbanization of Chula Vista, very little of the County's agricultural employment base is left in the area. According to SANDAG's 1995 Employment Inventory, there are only 63 agricultural workers in Chula Vista, which is only 0.2 percent of the employment base, and 0.6 percent of the workers in agriculture, forestry, fishing, and mining region wide.

Chula Vista's day laborers may work on small construction jobs and odd jobs. Similar to the farm workers, day laborers are often here temporarily and may choose to be homeless in order to send their earnings home to their families rather than using their resources for housing. This was

seen in 1995 when the City of San Diego met some resistance from farm workers and day laborers who were offered to be relocated from encampments into apartments.

It is difficult to provide an accurate estimate of this population due to this population's geographical, linguistic, and cultural isolation. The Regional Task Force on the Homeless has roughly estimated a rural homeless population of 100 day laborers in Chula Vista. Almost all are single men.

Students

Students can impact housing demands in areas that surround universities and colleges. Typically students are low-income and are therefore affected by a lack of affordable housing, especially within easy commuting distance from campus. They often seek shared housing situations or live with their parents to decrease expenses and can be assisted through roommate referral services offered on- and off-campus.

Chula Vista is the location of Southwestern Community College with an enrollment of 17,716 for Fall 1999. Most (70 percent) are part time students and only 27 percent are new enrollees. The average age is 26.8 and 83 percent are ethnic minorities. Sixty-six percent of the students intend to continue their education at a four-year university. The majority of students are employed and 37 percent live in Chula Vista. When surveyed about their needs, none indicated a need for housing. There is no housing office on campus and the college administrators have not heard about housing problems from the students.

The Olympic Training Center represents a unique student need in Chula Vista. Approximately 120 of the athletes require short-term stays of one to two months and use the four dormitories at the Center. Approximately 75 athletes require year-round housing, 25 of whom reside at the Center and 50 reside in the nearby community.

The average age is 25 years and the average income is under 50 percent of the area median income. Approximately 75 percent are female and 25 percent are male.

Land Use Characteristics

In 1995, 74 percent of the land in Chula Vista was developed, leaving 3,578 developable acres. Since 1995, Chula Vista has annexed additional lands that significantly increase the development capacity in the City. Western and Eastern Chula Vista have distinctive land use character. Western Chula Vista is completely developed with opportunities for minor in-fill projects, housing rehabilitation, and redevelopment. Eastern Chula Vista is a newly developing area characterized by master planned communities.

In 1997, Chula Vista annexed approximately 9,089 acres of vacant land in Eastern Chula Vista, most of which was subject to a joint planning effort with the County of San Diego. Two additional master planned areas, San Miguel Ranch and Bonita Meadows, are expected to annex into the City prior to 2004.

In Western Chula Vista an estimated 83.89 acres are vacant, for a potential of 519 units. In Eastern Chula Vista there is capacity for approximately 29,565 units (this includes the capacity of the two areas that are expected to annex by 2004).

Employment Characteristics

In the San Diego region, employment growth out paced population growth between 1980 and 1990. The decade recorded a gain of more than 313,400 jobs, an increase of 47.4 percent, while population increased by 629,772 people, a growth rate of 34 percent. During the recession, between 1990 and 1996, employment grew only four percent (39,800) while population grew 8.1 percent (202,021 people).⁵

Between 1990 and 1994 more low paying than high paying jobs were created in the San Diego region. High paying jobs increased by 31.4 percent while low paying jobs increased by over 43 percent. In addition, the real wages of high paying jobs have decreased seven percent, while wages in low paying jobs have decreased 15 percent over the same time period (wages adjusted for inflation).⁶

Chula Vista is forecasted to be one of the fastest growing employment centers in the region because of land available for employment center development, access to major transportation corridors such as Interstate 8 and 805, and its proximity to the U.S.-Mexico International Border.

⁵ Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update page 56

⁶ Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update page 6

Table 10 indicates major employers in the City of Chula Vista and approximate number of employees.

TABLE 8: CHULA VISTA MAJOR EMPLOYERS

Business	Type	Employees
<i>Non-Retail</i>		
B.F.Goodrich Aerospace (formerly Rohr, Inc.)	Manufacturing	2,344
Sharp Chula Vista Medical Center	Hospital	883
Scripps Memorial Hospital	Hospital	660
American Fashion, Inc.	Manufacturing	388
United Parcel Service	Parcel Delivery	311
<i>Retail</i>		
Wal-Mart	General Merchandise	349
Costco Wholesale (2 stores)	General Merchandise Warehouse	336
Sears	Department Store	300
Target (2 stores)	General Merchandise Warehouse	244
Albertsons (2 stores)	Grocery Store	226
Macy's	Department Store	211
K-Mart (2 stores)	General Merchandise Warehouse	207
Home Depot	Building Supplies	206

Source: City of Chula Vista Finance Department

Table 11 provides a 25-year projection of employment growth by sector for Chula Vista.

TABLE 9: PROJECTED EMPLOYMENT BY SECTOR CHULA VISTA 1995 - 2020

Employment Sector	1995	2005	2010	2020	1995 - 2020 Change	
					Number	Percent
Civilian Employment	45,996	67,643	73,200	87,533	41,537	90.3%
Manufacturing	5,534	6,861	6,528	6,301	767	13.9%
Transp., Comm., & Utilities	1,698	2,463	2,534	2,816	1,118	65.8%
Wholesale Trade	2,208	4,096	4,779	6,172	3,964	179.5%
Retail Trade	10,485	13,944	14,638	16,587	6,102	58.2%
Finance, Ins. & Real Estate	2,318	3,418	4,050	5,541	3,223	139.0%
Services	11,108	18,653	20,436	25,905	14,797	133.2%
Government	7,632	10,897	12,331	14,516	6,884	90.2%
Other*	5,013	7,311	7,904	9,695	4,682	93.4%
Military Employment	0	0	0	0	0	0
Total Employment	45,996	67,643	73,200	87,533	41,537	90.3%
Employment Housing Ratio	0.85	0.95	0.91	0.91	0.05	6%

*Employment in agriculture, mining, and construction industries, and self-employed and domestic workers.

Source: SANDAG Preliminary 2020 Forecast, February 1999

Employment is projected to increase by 21,647 jobs or 47 percent between 1995 and 2005, with the greatest numeric increases occurring in the services, government, and retail sectors (7,545, 3,265, and 3,459 jobs respectively). Given that retail trade and service jobs are traditionally lower paying, the need for affordability in the local housing market for these employees may be magnified, assuming that those retail trade and service employees also reside within the community. Housing should be created to match the growth of jobs and the corresponding average wages. Should housing be unaffordable to those in these growing job sectors, these employees must seek housing in surrounding communities where housing costs are lower.

Commuting Patterns

Commuting patterns demonstrate the relation of housing to employment opportunities and are a component in the allocation of growth to localities. As a result of the increase in the economic base, employment levels and physical separation of housing and employment sites, the number of people commuting to work has increased.

The majority (73.6 percent) of Chula Vista residents drove alone to work as compared to 71 percent region wide, according to the 1990 census. Approximately 20 percent car-pooled or took public transportation. The remainder rode bikes, walked, or worked at home. The mean-travel time to work was 22 minutes.

Housing Stock Characteristics

In 1998, Chula Vista had a housing stock of 56,250 units. This is a growth of 12.8 percent from the 1990 total units of 49,849, which compares to a 7.3 percent increase region wide.

Projected Housing Units

Table 12 presents the housing unit projections for the City of Chula Vista and the San Diego County Region. The City's rate of increase between 1998 and 2005 in housing is more than double that of the region (31 percent vs. 13 percent). The approximately 17,000 new units will generally keep pace with the forecasted population increase of 46,000.

TABLE 10: PROJECTED HOUSING UNITS

Year	Chula Vista	Region
1995	53,961	996,684
1998	53,968	1,014,859
2005	70,928	1,153,736
2010	80,775	1,245,057
2020	96,518	1,404,231
Total Increase	42,557	407,547
% Increase	79%	41%

Source: SANDAG Preliminary 2020 Cities/County Forecast, February 1999; State DOF March 1998

Housing Type

In 1998, the largest percentage (48.5 percent) of housing units in Chula Vista was single-family detached units, as compared to 50 percent region wide. Table 13 below presents the type of housing units in Chula Vista in 1998.

TABLE 11: TYPE OF HOUSING UNITS, 1998

Jurisdiction	Total Housing Units	Single Family Attached	Single Family Detached	Multi-Family 2-4 Units	Multi-Family 5+ Units	Mobile Homes
Chula Vista	56,250	4,353	27,320	4,113	16,732	3,732
Region	1,014,859	88,128	508,020	74,430	297,373	46,908

Source: California State Department of Finance, January, 1999

Table 14 shows that all types of housing units in Chula Vista will significantly increase between 1998 and 2020, with the exception of mobilehomes, which is anticipated to decrease.

TABLE 12: PROJECTED HOUSING UNIT TYPE CHULA VISTA, 1998-2020

Housing Type	1998	% of Total Housing	2005	% of Total Housing	2010	% of Total Housing	2020	% of Total Housing
Single-Family	31,673	56.3%	40,990	57.8%	46,091	57%	54,180	56.1%
Multi-Family	20,845	37.1%	26,285	37%	31,068	38.5%	38,607	40%
Mobilehomes	3,732	6.6%	3,653	5.2%	3,616	4.5%	3,731	3.9%
Total Housing	56,250	100%	70,928	100%	80,775	100%	96,518	100%

Source: SANDAG Preliminary 2020 Cities/County Forecast, February 1999

Housing Age

Age of housing is often an indicator of housing conditions. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development.

Based on the 1990 census, approximately 13,000 units in Chula Vista are now or will be 50 years of age or older by 2004, meaning that older housing comprises approximately 23 percent of the total 1998 housing stock. The older homes are primarily located in western Chula Vista.

TABLE 13: AGE OF HOUSING STOCK

Year Built	Units	
	No.	Percent
Pre-1940	1,003	2%
1940-1949	3,474	6%
1950-1959	9,272	17%
1960-1969	11,518	21%
1970-1979	12,902	23%
1980-1989	11,680	21%
1990-1997	5,409	10%
Total	55,258	100%

These older units are a source of affordable housing stock for low- and moderate-income residents as rents and sales prices are usually lower the older the home. It is important for Chula Vista to preserve these units as affordable housing stock through careful monitoring, code enforcement, and rehabilitation.

Housing Condition

Housing condition is often defined in terms of substandard housing. Substandard housing units include those in need of repair and those in need of replacement. Indicators of the number of substandard housing units within a jurisdiction can include units built before 1940 or those lacking plumbing facilities. Age of housing or the lack of plumbing facilities is not always indicators of substandard conditions.

Units may be considered substandard by the U.S. Department of Housing and Urban Development (HUD) if they were built before 1940 and have a value of less than \$35,000. Only two percent of Chula Vista's housing stock was built prior to 1940 (Table 15). These pre-1940 homes are primarily located in western Chula Vista. Of the 19,838 owner occupied housing units reported in the 1990 Census, only 106 units or 0.5 percent were valued less than \$35,000.

According to the 1990 Census, 168 units lacked complete plumbing facilities. Of those units with plumbing deficiencies, 161 of the units were owner occupied and seven were rental units.

Housing Tenure

The total estimated number of occupied dwelling units for April 1990 was 47,824 according to the U.S. Bureau of the Census. Of these units, 24,487 (53 percent) were owner occupied and 22,337 (47 percent) were renter occupied. Region wide, 54 percent of the residents owned their own homes.

Vacancy Rates

Vacancy rates are an indication of housing supply and demand. High vacancy rates may indicate an over supply of housing and/or low demand for such housing. A prolonged high vacancy rate tends to discourage new construction, especially multi-family residential development. A low vacancy rate indicates a high demand relative to supply. A prolonged low vacancy rate tends to elevate rents in the rental stock.

Vacancy rates between two to three percent are usually considered healthy for single-family housing; and five to six percent for multi-family housing. However, vacancy rates are not the sole indicator of market conditions, they must be viewed in the context of all the characteristics of the local and regional market.

The region experienced low vacancy rates from 1974 to 1984. The increase in vacancy rates after 1984 was attributed to 1981 tax incentives that resulted in the construction of more rental properties. This increase in new units caused the vacancy rate for multi-family units to rise to a height of 8.9 percent in 1987. By 1990 vacancy rates had fallen to 6.2 percent.

The San Diego County Apartment Association is the primary source of vacancy rate information in the San Diego region. The Apartment Association sends out surveys to its member rental property owners and managers throughout San Diego County twice a year. As this represents only a sampling of rental properties, the numbers do not represent the entire housing stock, but they assist in analyzing vacancy trends throughout the region.

TABLE 14: VACANCY RATES CHULA VISTA 1996 TO 1999

Time Period Covered	Units Surveyed	Number Vacant	Percent Vacant
Fall 1996	1,953	84	4.3%
Fall 1997	3,844	110	2.9%
Fall 1998	5,090	69	1.4%
Spring 1999	3,951	65	1.1%
Fall 1999	6,040	44	0.5%

Source: San Diego County Apartment Association, 1996-1998.

With the recession over and continued growth in the region, vacancy rates have substantially declined. This coincides with an increase in rental rates. This trend will affect housing shortages, over-crowding and over-payment, particularly among low-income households.

Housing Costs

Housing costs are indicative of housing accessibility for all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise. In Chula Vista, housing costs are less than the median for the entire region as shown on Table 17.

TABLE 15: HOUSING COSTS - 1998

Jurisdiction	Median Cost of Resale Housing	Average Rents			
		Studio	1 bedroom	2 bedrooms	3 bedrooms
Chula Vista	\$177,000	\$390	\$542	\$638	\$692
Carlsbad	\$285,000	\$480	\$618	\$781	\$2,500
La Mesa	\$185,000	\$487	\$578	\$707	\$930
El Cajon	\$184,000	\$405	\$485	\$581	\$807
Imperial Beach	\$144,000	\$440	\$489	\$598	\$790
Oceanside	\$168,000	\$466	\$556	\$697	\$889
San Diego Region	\$195,500	\$448	\$543	\$685	\$916

Source: SANDAG Regional Housing Needs Statement, 1999

At-Risk Units

Housing element law requires jurisdictions to provide an analysis and program for preserving affordability of assisted housing developments that are eligible to change from low-income housing uses during the next 10 years. Currently, there are two housing developments (the Meadows of Chula Vista and Eucalyptus Parkview Apartments) which have units at risk of conversion to market rate housing within the next ten years. There are no HUD 236 contracts scheduled to expire during this period.

The Meadows of Chula Vista is an 80 unit elderly-person complex, 32 units of which are low-income units. The earliest date of conversion is 2000. Eucalyptus Parkview apartments is a 53-unit complex, nine of which are low-income units. The earliest date of conversion is 2008. The units in both these complexes were created through a density bonus program at a time when the units were located in the unincorporated area of the County of San Diego. The estimated market value per unit is \$45,000.

Costs of New Unit or Preservation of Existing

The estimated cost for producing new units to replace these 35 one bedroom and 6 two bedroom low-income units is \$4,474,532. This estimate reflects an estimated average direct production cost as follows:

TABLE 16: AVERAGE PRODUCTION COSTS OF HOUSING

Description	Costs	1 Bedroom (650 sq ft)	2 Bedrooms (800 sq ft)
Land Costs	\$25,000 per unit	25,000	25,000
Parking/Landscaping/Common Areas	\$20,000 per unit	20,000	20,000
Construction Costs	\$63/sq ft	40,950	50,400
Chula Vista Developer Fees	\$21,802 per unit	21,802	21,802
TOTAL		\$107,752	\$117,202

This cost could increase depending on land costs and infrastructure needs to support the construction of new low-income units.

The estimated cost of preserving the units by purchasing an affordability covenant is shown on Table 19 below.

TABLE 17: ESTIMATED COST OF RENT SUBSIDIES CHULA VISTA, 1999

Development	No. Assisted Units	Market Rent	Assisted Rent	Affordability Gap	Total Gap/month	Annual Subsidy Required
Meadows 1055 Granja s	32	\$497 to \$507	\$446 to \$461	\$51 to \$46	\$1,600 (@ \$50/month)	\$19,200
Eucalyptus Parkview 56 Fourth Ave	9	\$700 to \$875	\$575 to \$725	\$125 to \$150	\$1,125 (@\$125/month)	\$13,500

Given the cost of new construction as compared to preservation, the City of Chula Vista will explore the option of purchasing affordability covenants for the 41 low-income units at these two apartment complexes. Subsidy payment would be made annually, and would most likely be funded with redevelopment set-aside funds or Community Development Block Grant funds.

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